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or notebook computer and the configured sort rules **68** transferred to the portable device **36** or implemented directly on the portable device **36**.

[0070] An exemplary sort rule is a "Coupon Priority" rule **66***a*. If the Coupon Priority rule **66***a* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** which represent qualified coupons **76***a* above or before displaying the transaction option indicators **42** associated with other accounts **76** within the selected subset of accounts **76**.

[0071] Another exemplary sort rule is a "Program Priority" rule **66***b*. If the Program Priority rule **66***b* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** which represent accepted programs **76***b* above or before displaying the transaction option indicators **42** associated with other accounts **76** within the selected subset of accounts **76**.

[0072] Another exemplary sort rule is a "User General Sort" rule **66***c*. If the User General rule **66***c* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts **76** in an order configured by the user. Such order is merchant-independent in that it is not an order particular to a merchant or class of entities.

[0073] Another exemplary sort rule is a "User Class Specific Sort" rule **66***d*. If the User Class Specific rule **66***d* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts in an order configured by the user— and such order is associated with a class of entities which includes the merchant (or other receiving entity) **30**.

[0074] Another exemplary sort rule is a "General Learned Sort" rule **66***e*. If the General Learned Sort rule **66***e* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with each of the selected accounts **76** in the order determined by historical usage of each of the selected accounts **76** for transactions (for example payment transactions). Such order is merchant-independent in that it is not an order particular to a merchant or class of entities.

[0075] Another exemplary sort rule is a "Class Specific Learned Sort" rule **66***f*. If the Class Specific Learned rule **66***f* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts **76** in the order determined by historical usage of each of the selected accounts **76** for conducting transactions with the merchant **30** (or other receiving entity), or other merchants or entities within a same class of entities that includes the merchant **30** (or other receiving entity).

[0076] Turning briefly to FIG. **3**, an exemplary structure of a transaction management database **53** is shown. It should be appreciated that the database structure represented by FIG. **3** is exemplary only. Those skilled in the art will appreciate that other database structures may be chosen without departing from the scope of the present invention.

[0077] The database **53** may comprise a general association table **74** and a plurality of entity class association tables **90**. Each of the entity class association tables **90** is associated with one of a plurality of specific entity classes **88** stored in a record of an entity class table **86**. Each entity class may represent one or more merchants by name or by type. For example, entity class I may be a specific merchant.

Entity class **2** may be a group of merchants meeting certain criteria such as being a gas station, a drug store, a grocery store, or a library.

[0078] Each of the entity class association tables **90** stores data used by the transaction application **52** for applying selection rules and sort rules that include implementation of selection criteria or sort criteria which is specific to the entity class **88** with which the table **90** is associated.

[0079] The general association table **74** stores data used by the transaction application **52** for applying selection rules and sort rules that include implementation of selection criteria or sort criteria which is not general (e.g. not specific to any particular entity of class of entities).

[0080] As discussed, if the Funds Availability rule **58***d* is an active selection rule **60**, the transaction application **52** limits, with respect to payment accounts **76***c*, the transaction option indicators **42** displayed to those that are associated with payment accounts **76***c* that have sufficient funds (either account balance or available credit) for making the payment. As such, the transaction application **52** may limit the transaction option indicators **42** displayed to those that are associated with accounts that have a fund availability value **84** (in the general association table **74**) that exceeds the proposed payment amount. The fund availability value **84** may represent a balance in a debit account or credit available for a credit or charge account.

[0081] As discussed, if the User Defined Selection rule **58***e* is an active selection rule **60**, the transaction application **52** limits the transaction option indicators **42** displayed to those that are associated with accounts which the user has pre-selected to be available for making payments to a class of entities which includes the merchant (or other receiving entity) **30**. As such, the transaction application **52** may limit the transaction option indicators **42** displayed to those that are associated with an indicator in a user selection field **92** (in the entity class association table **90** which corresponds to the merchant (or other receiving entity) **30**) which indicates that the user has elected (by configuration) to include the account as a selected account for such entity class.

[0082] As discussed, if the User General Sort rule **66***c* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts in an order of preference configured by the user. As such, the transaction application **52** may display the transaction option indicators **42** associated with the selected accounts **76** in an order specified in the user general sort field **82** of the general association table **74**.

[0083] As discussed, if the User Class Specific Sort rule **66***d* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts in a user-configured order for use in transactions with a class of entities that includes the merchant (or other receiving entity) **30**. As such, the transaction application **52** may display the transaction option indicators **42** associated with the selected accounts **76** in the order specified in user sort field **94** of the entity class association table **90** that corresponds to the merchant **30** (or other receiving entity).

[0084] As discussed, if the General Learned Sort rule **66***e* is an active sort rule **68**, the transaction application **52** displays the transaction option indicators **42** associated with the selected accounts in the order determined by historical usage of the respective accounts in transactions. As such, the transaction application **52** may display the transaction option